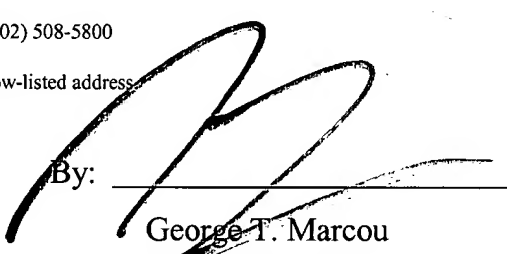


2164#

AMENDMENT TRANSMITTAL LETTER			Docket Number: CIT10087-US			
Application Number 09/276,823	Filing Date March 26, 1999	Examiner Calve, J. <small>TECHNOLOGY CENTER</small>	Art Unit 2164			
Invention Title: SYSTEM, METHOD AND APPARATUS FOR VALUE EXCHANGE UTILIZING VALUE-STORING APPLICATIONS			Inventor(s) Joseph C. Kawan, et al			
			<div style="text-align: right;"> RECEIVED SEP 18 2001 Technology Center 2100 </div>			
I. The filing fee has been calculated as shown below:						
	CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT NUMBER EXTRA	RATE (\$)	FEE (\$)
TOTAL CLAIMS	47	minus	48	0	18.00	00.00
INDEPENDENT CLAIMS	4	minus	5	0	80.00	00.00
MULTIPLE DEPENDENT CLAIM ADDED					260.00	00.00
					TOTAL	00.00
If applicant is a small entity under 37 C.F.R. §§ 1.9 and 1.27, then divide total fee by 2, and enter amount here.					SMALL ENTITY TOTAL	n/a
II. The Commissioner is hereby authorized to charge any additional fees under 37 C.F.R. 1.16 and 1.17 which may be required during the entire pendency of this application, or to credit any overpayment, to Deposit Account No. 501458. A duplicate copy of this sheet is enclosed.						
III. Applicants' undersigned attorney may be reached by telephone in our Washington, D.C. Office at:						
(202) 508-5800						
All correspondence should continue to be directed to our below-listed address:						
Date: <u>9/14/01</u> KILPATRICK STOCKTON LLP Suite 900 607 14th Street, N.W. Washington, D.C. 20005 Telephone: (202) 508-5800 (202) 508-5858 (facsimile)			By:  George T. Marcou Registration No.: 33,014			